

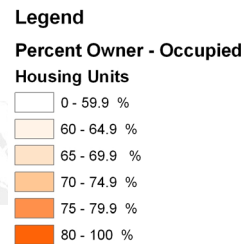
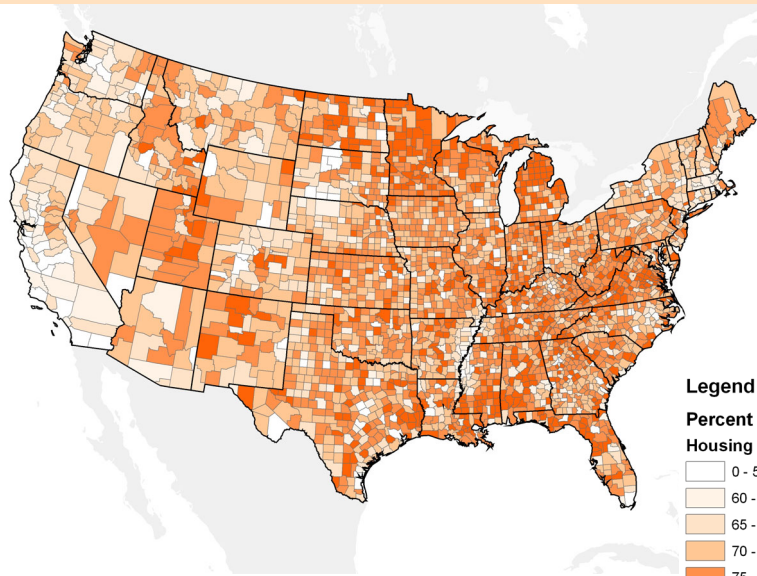
Section IV:

Census Report Mapping and Facts

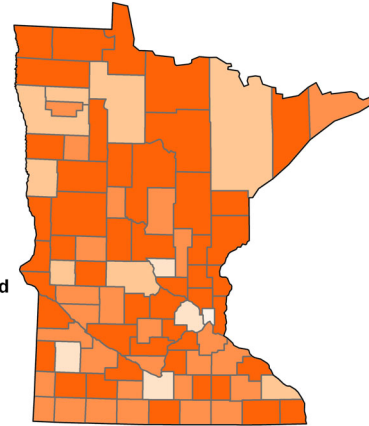


Homeownership Rate

Percent Owner-Occupied Housing Units (Homeownership Rate)



2000



Homeownership Rate

Percent (%) 2000

Top U.S. Counties

Of 3,142 U.S. Counties and Equivalents

Rank		Total (all) Occupied Housing Units	Percent Owner-Occupied
1	Alcona, Michigan	5,132	89.54
2	Elbert, Colorado	6,770	89.44
3	Keweenaw, Michigan	998	89.28
4	Powhatan, Virginia	7,258	88.85
5	New Kent, Virginia	4,925	88.79
1,711	St. Louis County	82,619	74.67
	U.S. Average	105,480,101	66.2

Top Minnesota Counties

Of 87 Minnesota Counties

1	Chisago	14,454	87.05
2	Scott	30,692	86.64
3	Cass	10,893	85.98
4	Washington	71,462	85.83
5	Lake of the Woods	1,903	85.39
75	St. Louis County	82,619	74.67
	Minnesota Average	1,895,127	74.6

Selected St. Louis County Townships & Cities

Of 124 Townships, Cities and Unorganized Townships

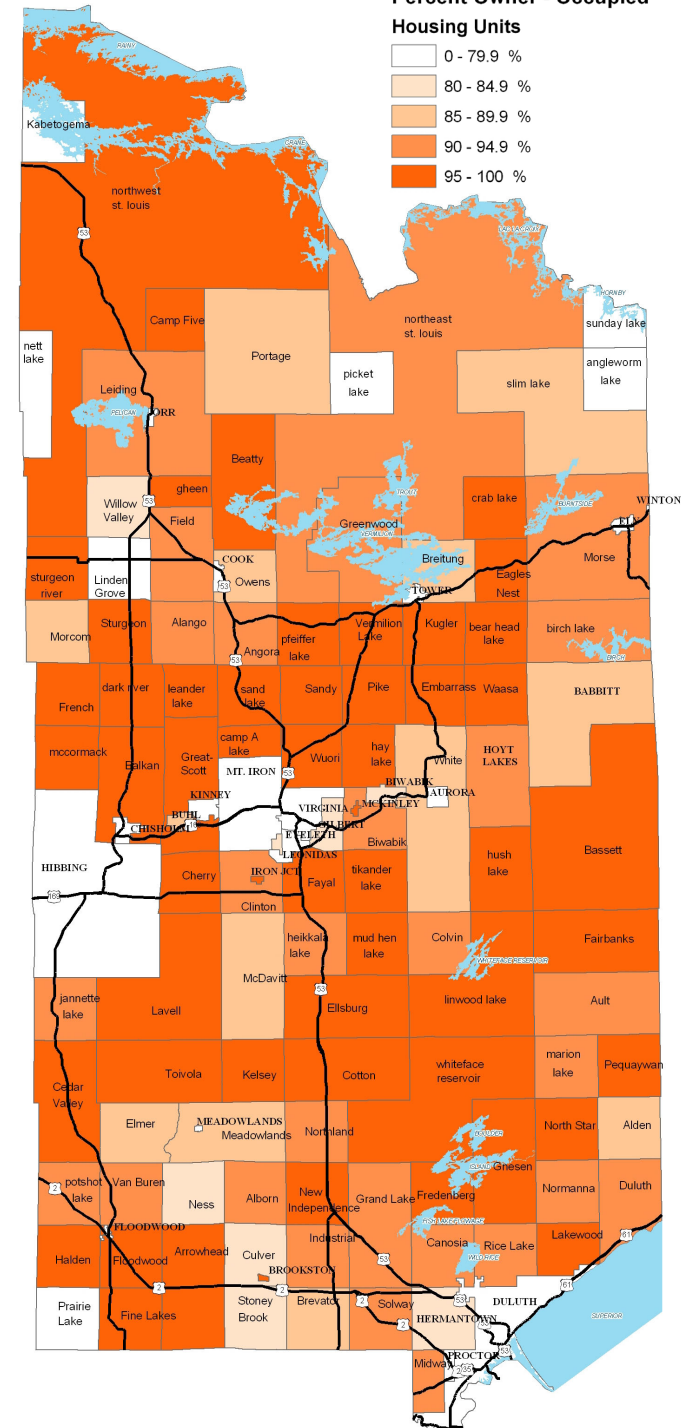
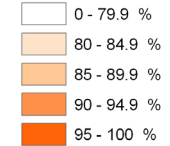
115	Duluth City	35,487	64.21
107	Hibbing	7,439	74.82
117	Virginia	4,333	61.60
101	Hermantown	2,728	81.74
106	Chisholm	2,178	78.10

Overview

- St. Louis County has a 74.67% homeownership rate. Nationally, this ranked as the 1,711st highest percent homeownership rate of 3,142 U.S. counties and is higher than the national average of 66.2%.
- In Minnesota, St. Louis County's homeownership rates ranked 75th of 87 counties and is higher than the Minnesota average of 74.6%.
- Locally, of the five largest cities in St. Louis County, Hermantown had the highest homeownership rates of 81.74%.

Legend

Percent Owner - Occupied Housing Units



About the Data: A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

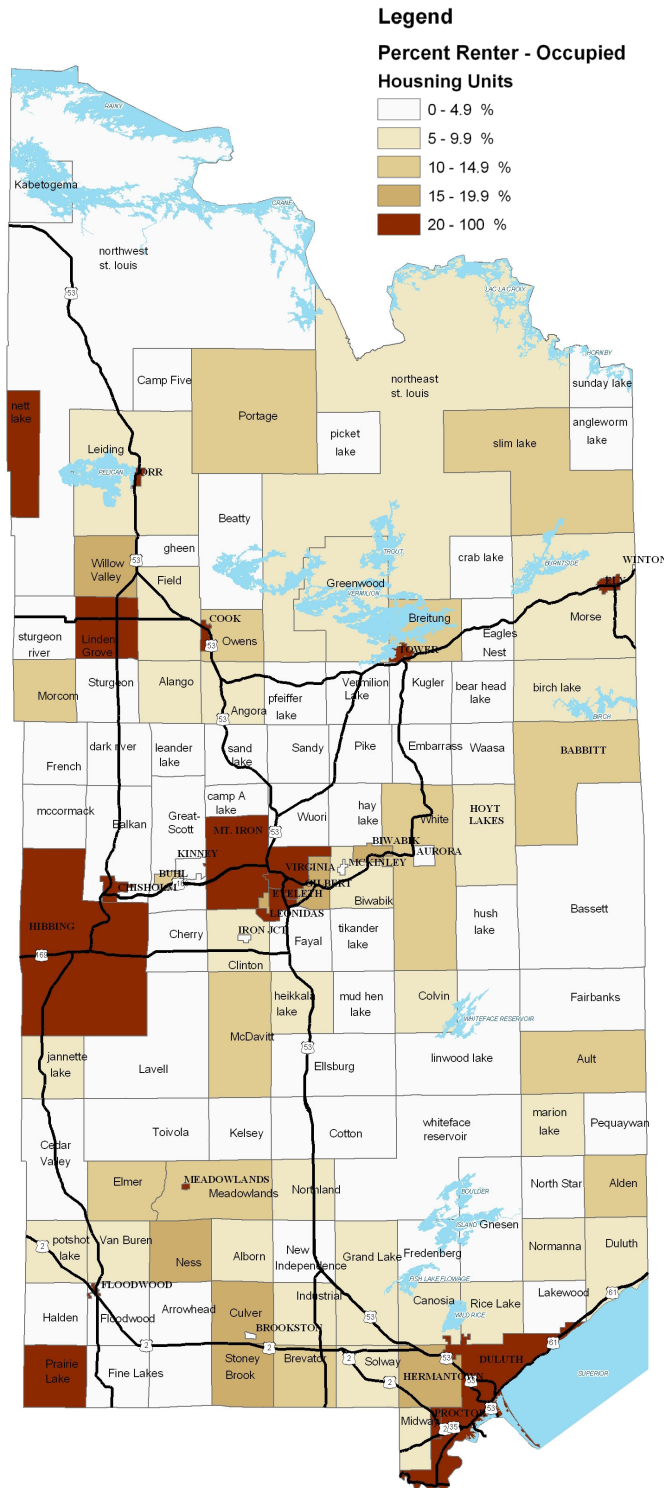
Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

Renter Occupancy

Percent Renter-Occupied Housing Units



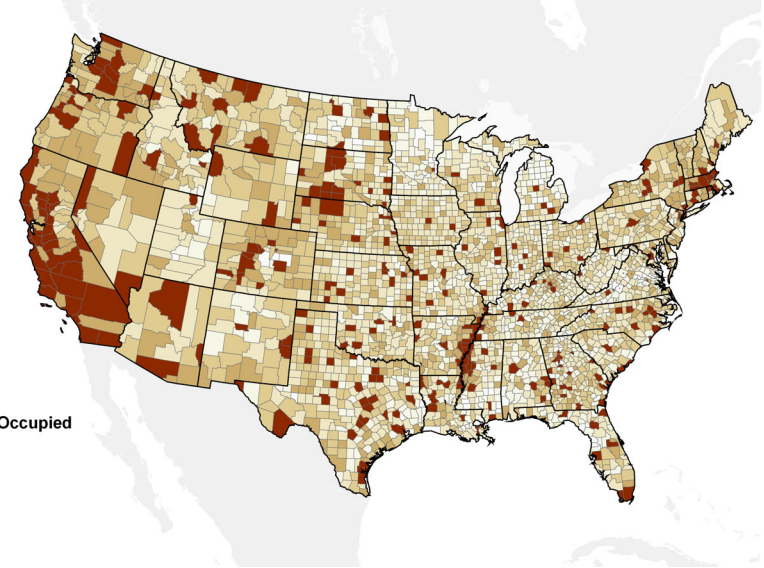
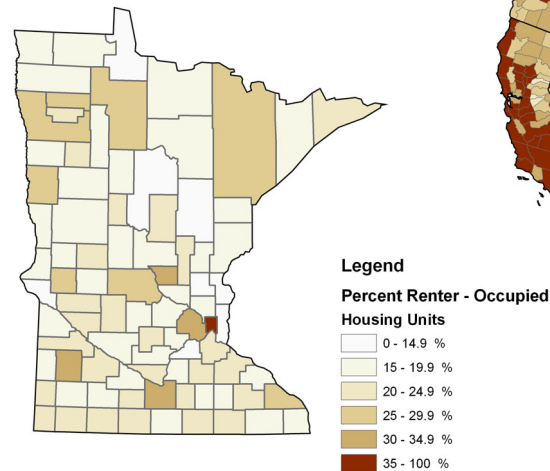
About the Data: All housing unit is renter-occupied those units that are rented for cash rent or occupied without payment of cash rent.

Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

2000



Renter-Occupied Percent (%) 2000

Top U.S. Counties Of 3,142 U.S. Counties and Equivalents

Rank		Total (all) Occupied Housing Units	Percent Renter- Occupied
1	Bronx, New York	463,212	80.46
2	New York, New York	738,644	79.87
3	Kings, New York	880,727	72.94
4	Aleutians West, Alaska	1,270	72.20
5	Chattahoochee, Georgia	2,932	72.07
1,450	St. Louis County	82,619	25.33
	U.S. Average	105,480,101	33.8

Top Minnesota Counties Of 87 Minnesota Counties

1	Ramsey	201,236	36.54
2	Hennepin	456,129	33.83
3	Blue Earth	21,062	33.59
4	Benton	13,065	32.86
5	Lyon	9,715	31.62
13	St. Louis County	82,619	25.33
	Minnesota Average	1,895,127	25.4

Selected St. Louis County Townships & Cities Of 124 Townships, Cities and Unorganized Townships

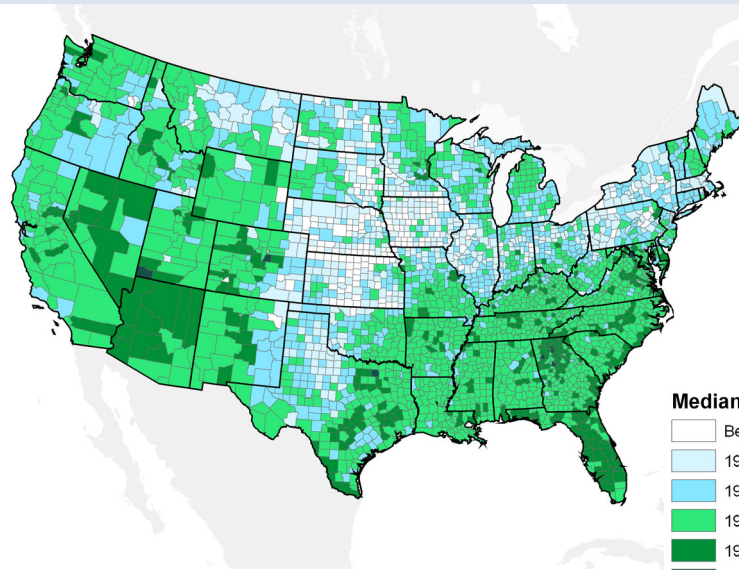
5	Duluth City	35,487	35.79
13	Hibbing	7,439	25.18
3	Virginia	4,333	38.4
19	Hermantown	2,728	18.26
14	Chisholm	2,178	21.90

Overview

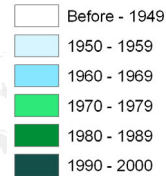
- St. Louis County has a 25.33% renter-occupancy rate. Nationally, this ranked as the 1,450th highest percentage renter-occupancy rate of 3,142 U.S. counties and is lower than the national average of 33.8%.
- In Minnesota, St. Louis County's renter-occupied rate ranked 13th of 87 counties and is lower than the Minnesota average of 25.4%.
- Locally, of the five largest cities in St. Louis County, Hermantown had the lowest renter-occupied rate of 18.26%.

Median Year Housing Structures Built

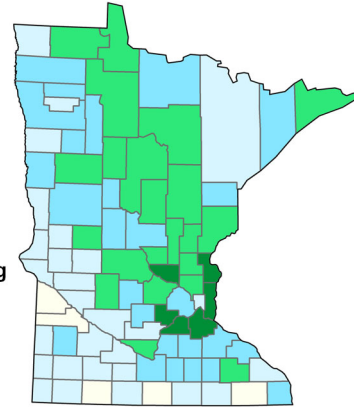
Census Report Mapping and Facts



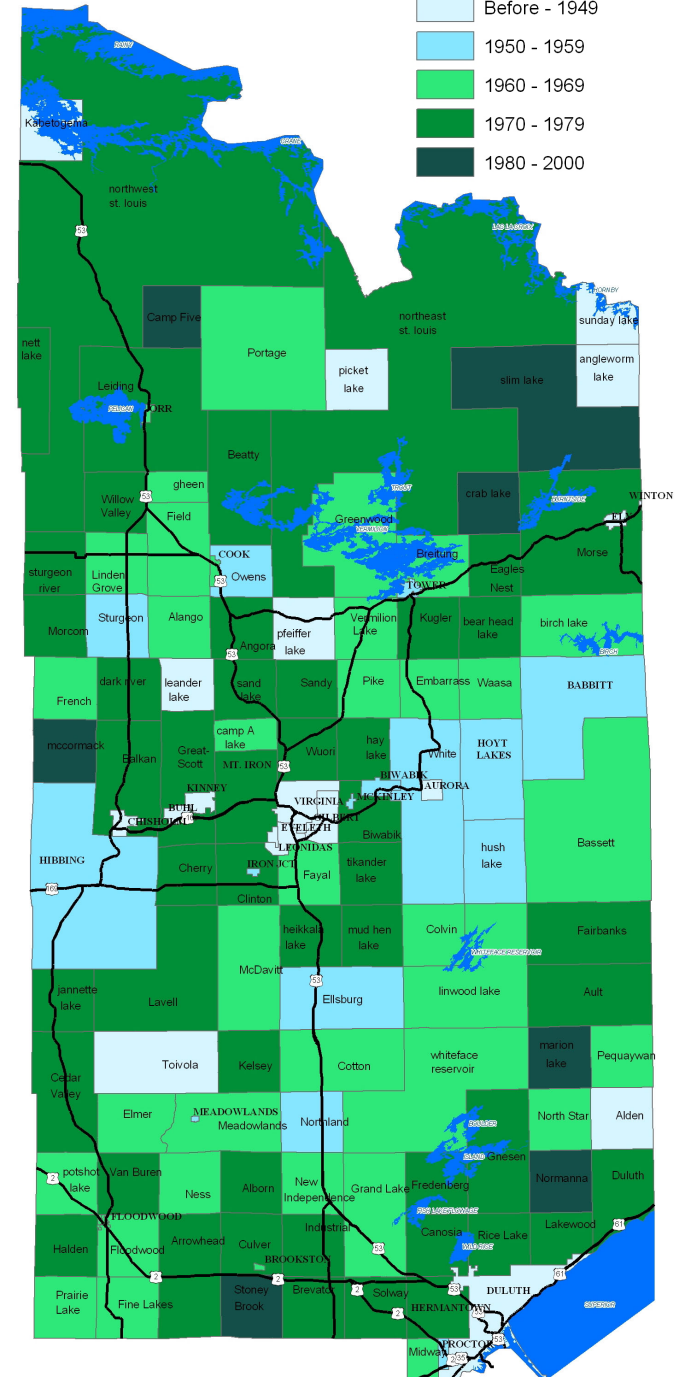
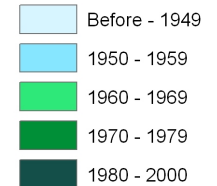
Median Year of Housing



2000



Median Year of Housing



Overview

- In St. Louis County, 1954 was the median year housing structures were built. Nationally, this ranked as the 363rd oldest built county of 3,142 U.S. counties and is older than the national median year in 1971.
- In Minnesota, St. Louis County's median year structure built ranked 24th of 87 counties and is older than the Minnesota median year of 1969.
- Locally, in St. Louis County, Pfeiffer Lake Unorganized Township, Gilbert, Chisholm, Eveleth, and Leonidas had the oldest median year structure built of 1939.

Median Year Structure Built

Top U.S. Counties Of 3,142 U.S. Counties and Equivalents

Rank	Oldest	Newest
1	Stark, Illinois 1939	Douglas, Colorado 1994
2	Adams, Iowa 1939	Forsyth, Georgia 1993
3	Keokuk, Iowa 1939	Henry, Georgia 1992
4	Taylor, Iowa 1939	Paulding, Georgia 1991
5	Comanche, Kansas 1939	Loudoun, Virginia 1990
363	St. Louis County 1954	
	U.S. Average 1971	

Oldest Minnesota Counties Of 87 Minnesota Counties

	Oldest	Newest
1	Lac qui Parle 1941	Sherburne 1985
2	Faribault 1944	Scott 1984
3	Fillmore 1944	Washington 1982
4	Yellow Medicine 1948	Carver 1982
5	Jackson 1949	Dakota 1981
24	St. Louis County 1954	
	Minnesota Average 1969	

Top St. Louis County Townships and Cities Of 124 Townships, Cities and Unorganized Townships

	Oldest	Newest
1	Pfeiffer Lake UT 1939	Crab Lake UT 1996
2	Gilbert 1939	Stoney Brook Twp. 1983
3	Chisholm 1939	Camp 5 Twp. 1981
4	Eveleth 1939	Normanna Twp. 1981
5	Leonidas 1939	Slim Lake UT 1980

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About the Data: The year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. The median divides the distribution into two equal parts: one-half of the cases falling below the median and one-half above the median.

Source: U.S. Census Bureau. www.census.gov

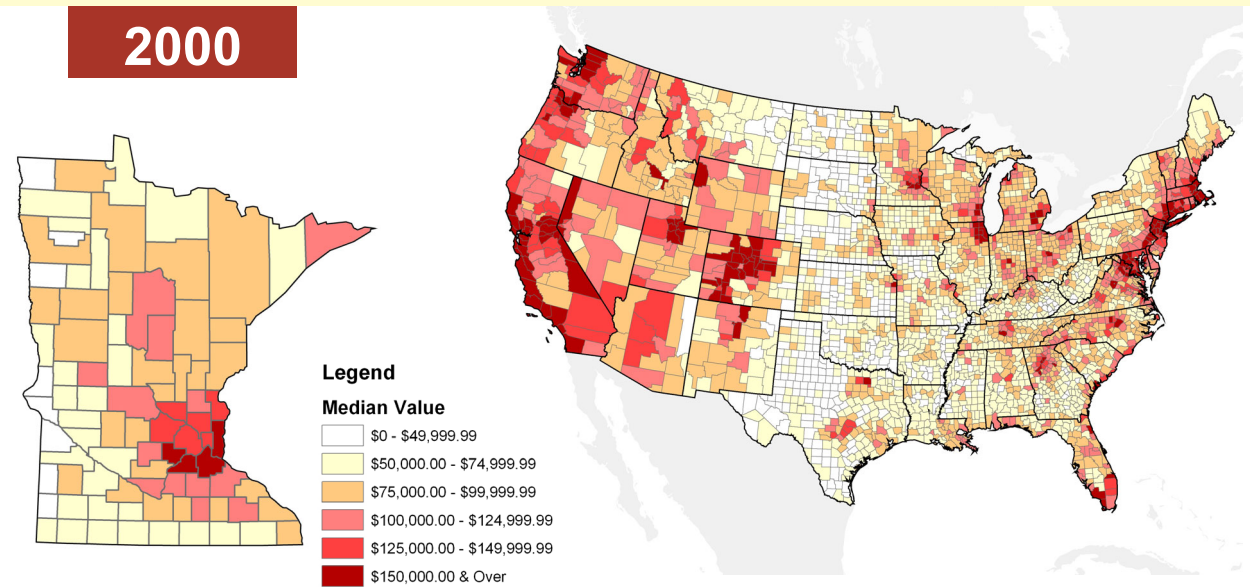
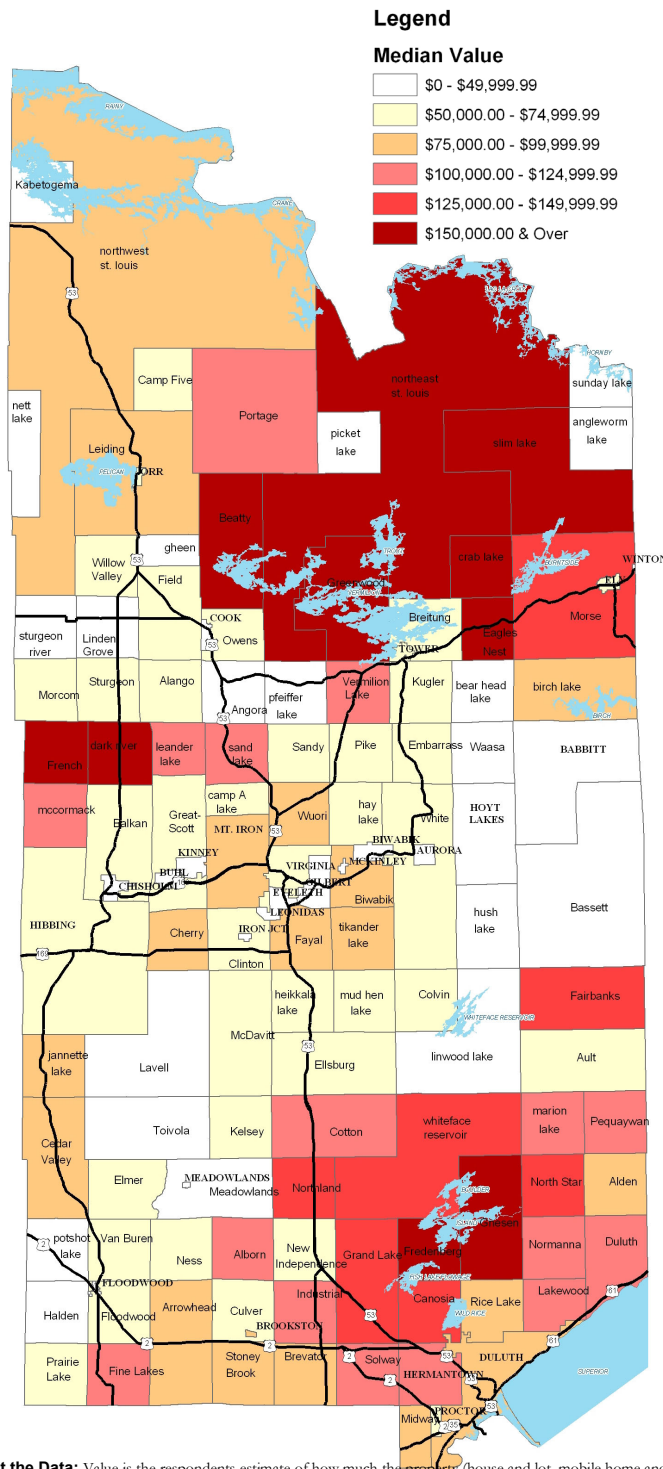
Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

Note: UT is an Unorganized Township and Twp. is a township

Median Value

Specified Owner-Occupied Housing



Median Value

Top U.S. Counties

Of 3,142 U.S. Counties and Equivalents

Rank	Highest Value (\$)		Lowest Value (\$)	
1	New York, New York	1,000,001	King, Texas	13,800
2	Pitkin, Colorado	750,000	McPherson, S. Dakota	20,100
3	Nantucket, Mass.	577,500	Corson, S. Dakota	21,600
4	Marin, California	514,600	Boyd, Nebraska	22,500
5	San Mateo, California	469,200	Blaine, Nebraska	22,500
1,608	St. Louis County	75,000		
	U.S. Average	119,600		

Minnesota Counties

Of 87 Minnesota Counties

	Highest Value (\$)		Lowest Value (\$)	
1	Carver	170,200	Traverse	34,100
2	Scott	157,300	Kittson	39,400
3	Washington	156,200	Big Stone	41,900
4	Dakota	152,400	Lac qui Parle	43,100
5	Hennepin	143,400	Red Lake	43,200
49	St. Louis County	75,000		
	Minnesota Average	122,400		

Top St. Louis County Townships and Cities

Of 124 Townships, Cities and Unorganized Townships

	Highest Value (\$)		Lowest Value (\$)	
1	Northeast UT	264,500	Lavell	23,800
2	Beatty	197,900	Gheen UT	27,500
3	Crab Lake UT	187,500	Bassett	28,000
4	Greenwood	185,300	Meadowlands City	34,200
5	Slim Lake UT	179,200	Meadowlands Twp.	34,300

About the Data: Value is the respondents estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. The median divides the distribution into two equal parts: one-half of the cases falling below the median and one-half above the median.

Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

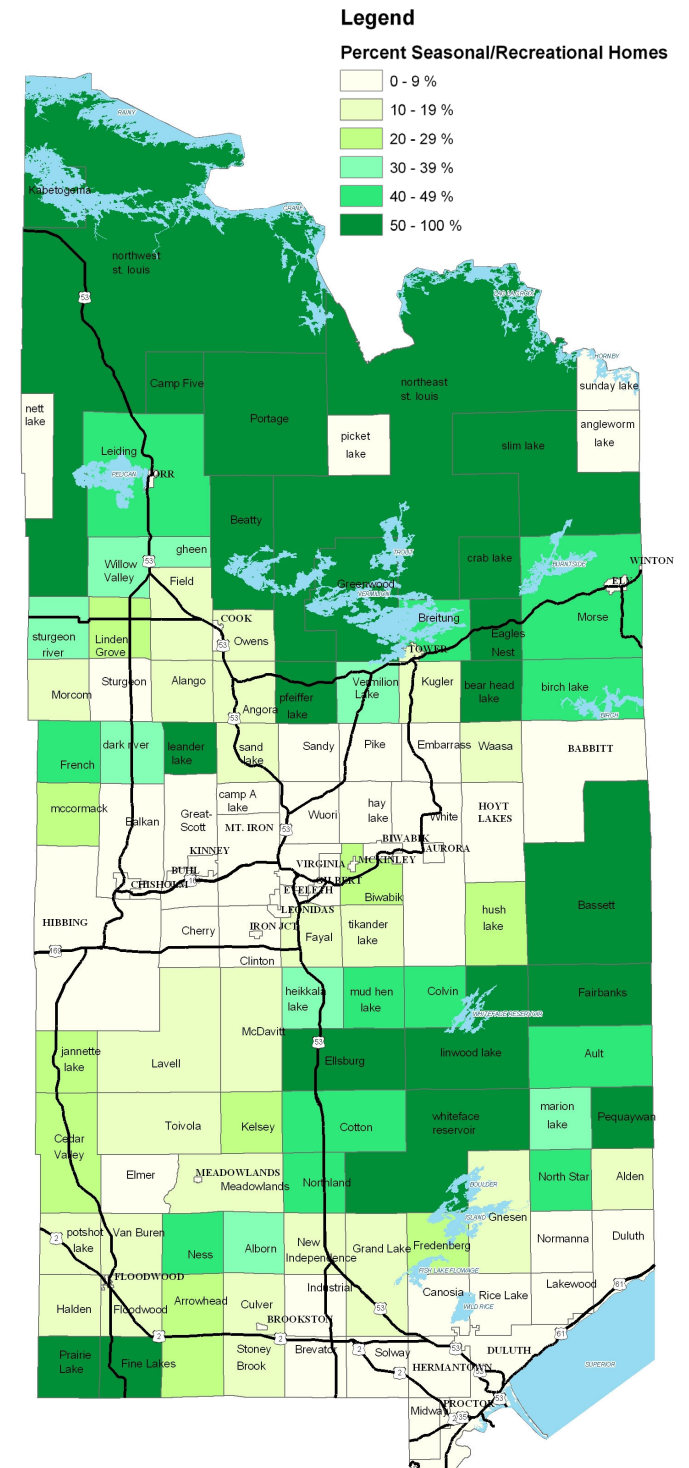
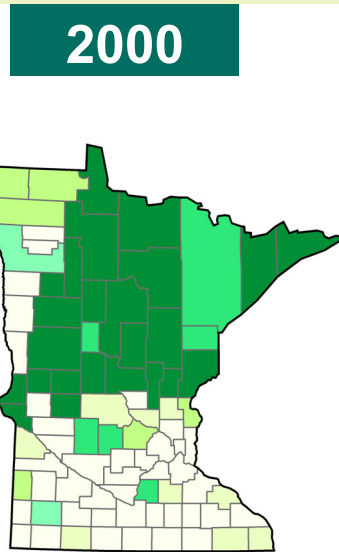
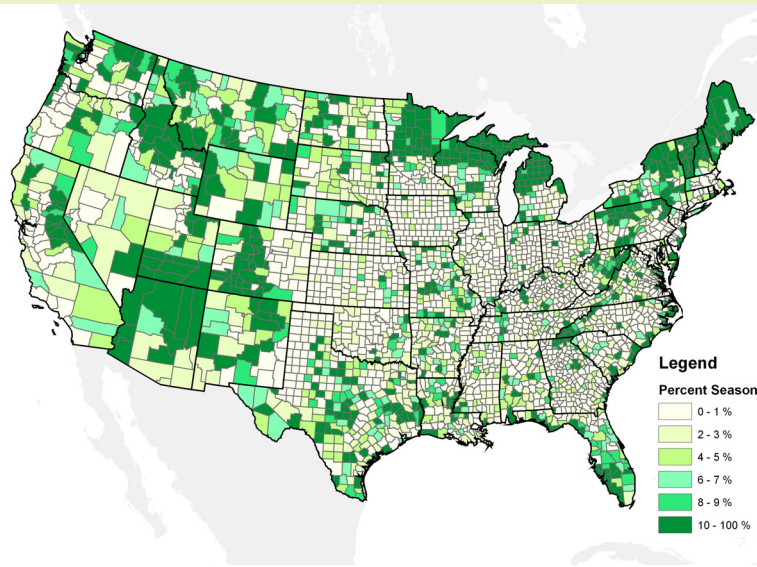
Note: UT is an Unorganized Township and Twp. is a township

Overview

- St. Louis County had a median housing value of \$75,000. Nationally, this ranked as the 1,608th highest median housing value of 3,142 U.S. counties and is lower than the national average of \$119,600.
- In Minnesota, St. Louis County's median housing value ranked 49th of 87 counties and is lower than the Minnesota average of \$122,400.
- Locally, in St. Louis County, the Northeast Unorganized Township had the highest median housing value of \$264,500 and Lavell Township had the lowest median housing value at \$23,800.

Seasonal and Recreational Property (Residential)

By Percent



Overview

- In St. Louis County, 9.29% of the county's residential housing units were seasonal and recreational units. Nationally, this ranked as the 616th highest percentage of 3,142 U.S. counties and is higher than the national average of 3.09%.
- In Minnesota, St. Louis County's percentage of seasonal and recreational property as a total of all housing units ranked 25th of 87 counties and is higher than the Minnesota average of 5.11%.
- Locally, of the five largest cities in St. Louis County, Hibbing had the highest percentage of seasonal and recreational property as a total of all housing units of 1.16%.

Seasonal and Recreational Property (Residential) By Percent (%)

Top U.S. Counties Of 3,142 U.S. Counties and Equivalents

Rank		Total (all) Housing Units	Percent Seasonal
1	Forest, Pennsylvania	8,701	75.39
2	Hamilton, New York	7,965	65.41
3	Daggett, Utah	1,084	63.84
4	Hinsdale, Colorado	1,304	61.27
5	Alpine, California	1,514	61.10
616	St. Louis County	95,800	9.29
	U.S. Average	3,578,718	3.09

Top Minnesota Counties Of 87 Minnesota Counties

1	Cook	4,708	47.90
2	Aitkin	14,168	47.07
3	Cass	21,286	45.02
4	Hubbard	12,229	35.80
5	Lake of the Woods	3,238	34.71
25	St. Louis County	95,800	9.29
	Minnesota Average	2,065,946	5.11

Selected St. Louis County Townships & Cities Of 124 Townships, Cities and Unorganized Townships

108	Duluth	36,994	0.50
99	Hibbing	8,037	1.16
107	Virginia	4,692	0.53
111	Hermantown	2,822	0.28
100	Chisholm	2,375	1.05

36

About the Data: Seasonal, recreational, or occasional use housing include vacant units used for use only in certain seasons, for weekends, or other occasional use throughout the year. Interval ownership units, sometimes called shared ownership or time-sharing condominiums, are included in this category.

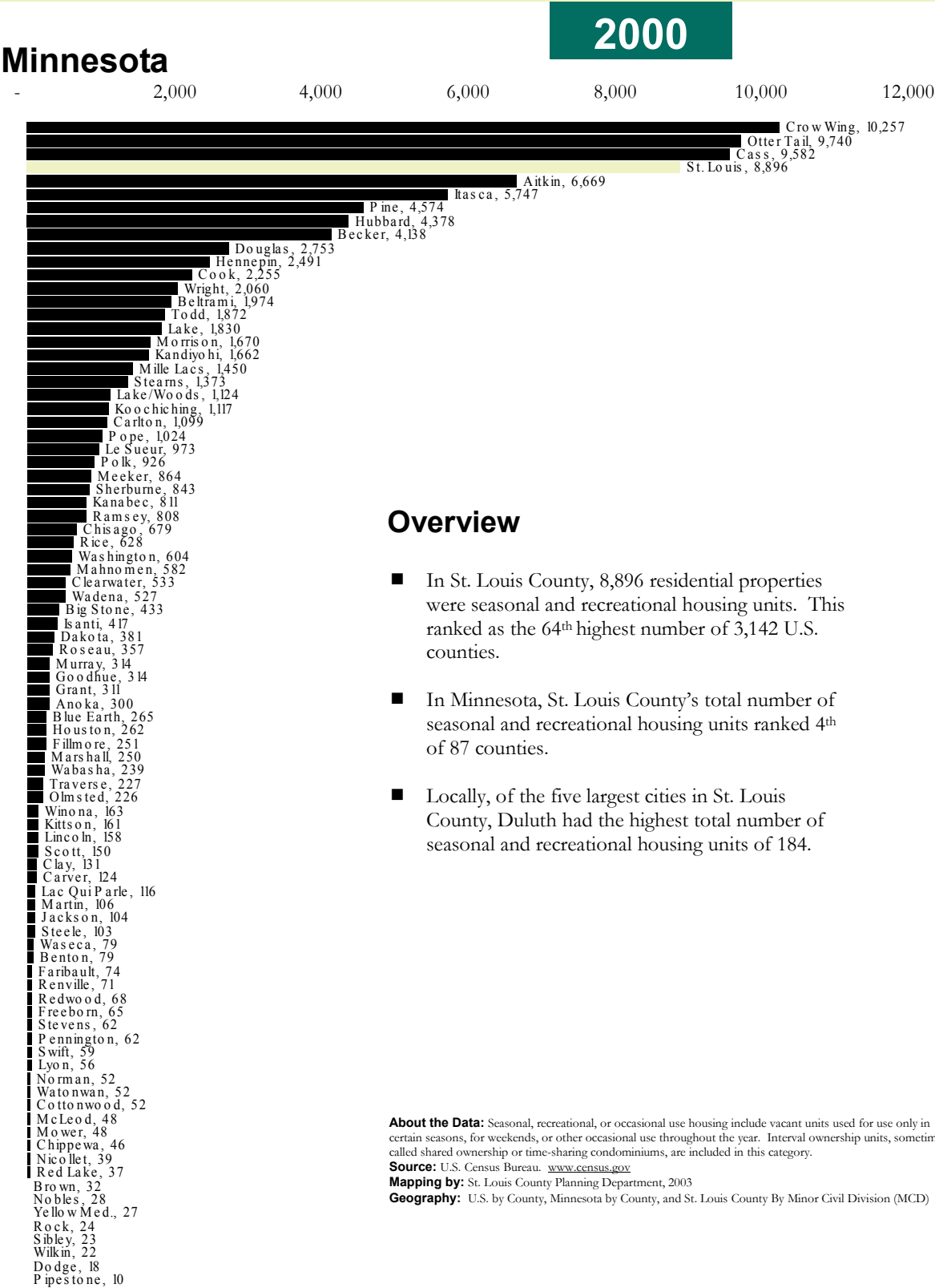
Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County by Minor Civil Division (MCD)

Seasonal and Recreational Property (Residential)

By Number



Overview

- In St. Louis County, 8,896 residential properties were seasonal and recreational housing units. This ranked as the 64th highest number of 3,142 U.S. counties.
- In Minnesota, St. Louis County's total number of seasonal and recreational housing units ranked 4th of 87 counties.
- Locally, of the five largest cities in St. Louis County, Duluth had the highest total number of seasonal and recreational housing units of 184.

About the Data: Seasonal, recreational, or occasional use housing include vacant units used for use only in certain seasons, for weekends, or other occasional use throughout the year. Interval ownership units, sometimes called shared ownership or time-sharing condominiums, are included in this category.

Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

Seasonal and Recreational Property (Residential)

By Number

Top U.S. Counties
Of 3,142 U.S. Counties and Equivalents

Rank		Total # Seasonal	Percent of All Housing
1	Palm Beach, Florida	52,874	9.50
2	Maricopa, Arizona	49,584	3.97
3	Barnstable, Massachusetts	47,016	31.97
4	Broward, Florida	46,470	6.27
5	Cape May, New Jersey	43,124	47.37
64	St. Louis County	8,896	9.29

Top Minnesota Counties
Of 87 Minnesota Counties

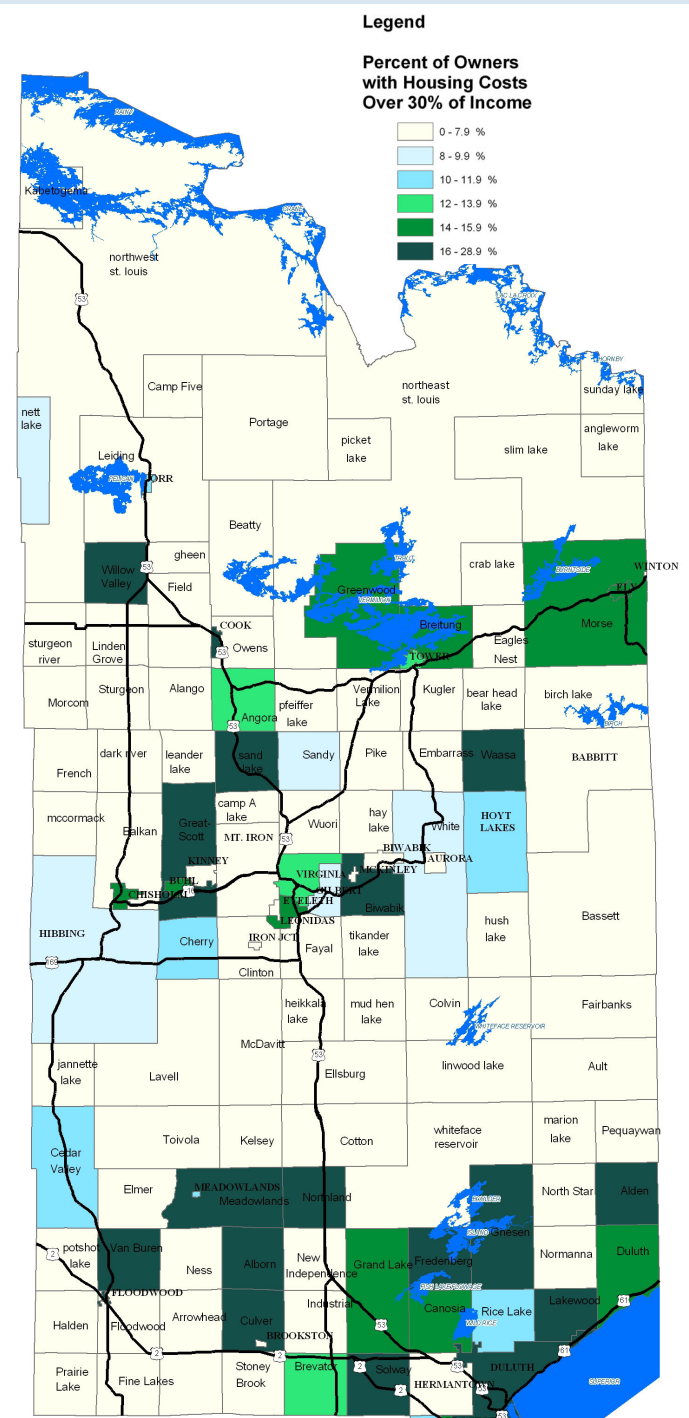
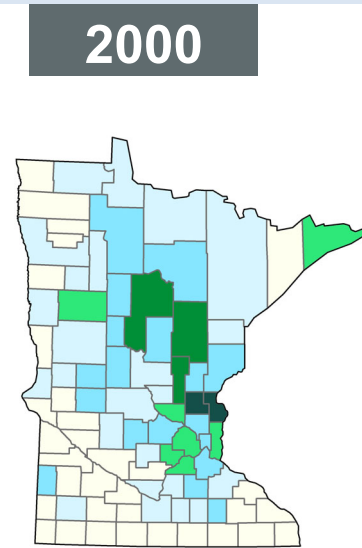
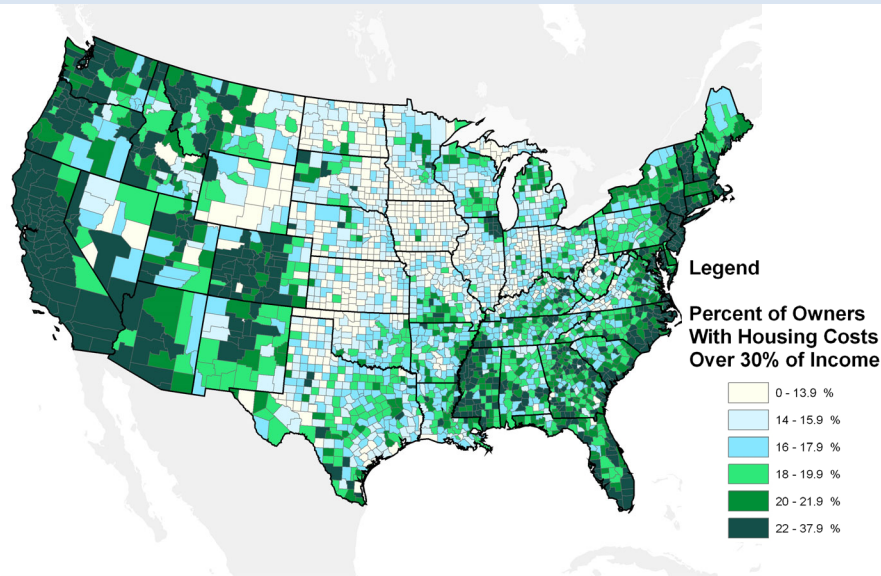
1	Crow Wing	10,257	30.63
2	Otter Tail	9,740	28.76
3	Cass	9,582	45.02
4	St. Louis County	8,896	9.29
5	Aitkin	6,669	47.07

Selected St. Louis County Townships & Cities
Of 124 Townships, Cities and Unorganized Townships

108	Duluth City	184	0.50
99	Hibbing	93	1.16
107	Virginia	25	0.53
111	Hermantown	8	0.28
100	Chisholm	25	1.05

Monthly Owner Costs as % of Household Income in 1999

Percent of Homeowners Paying Over 30% of Income



Overview

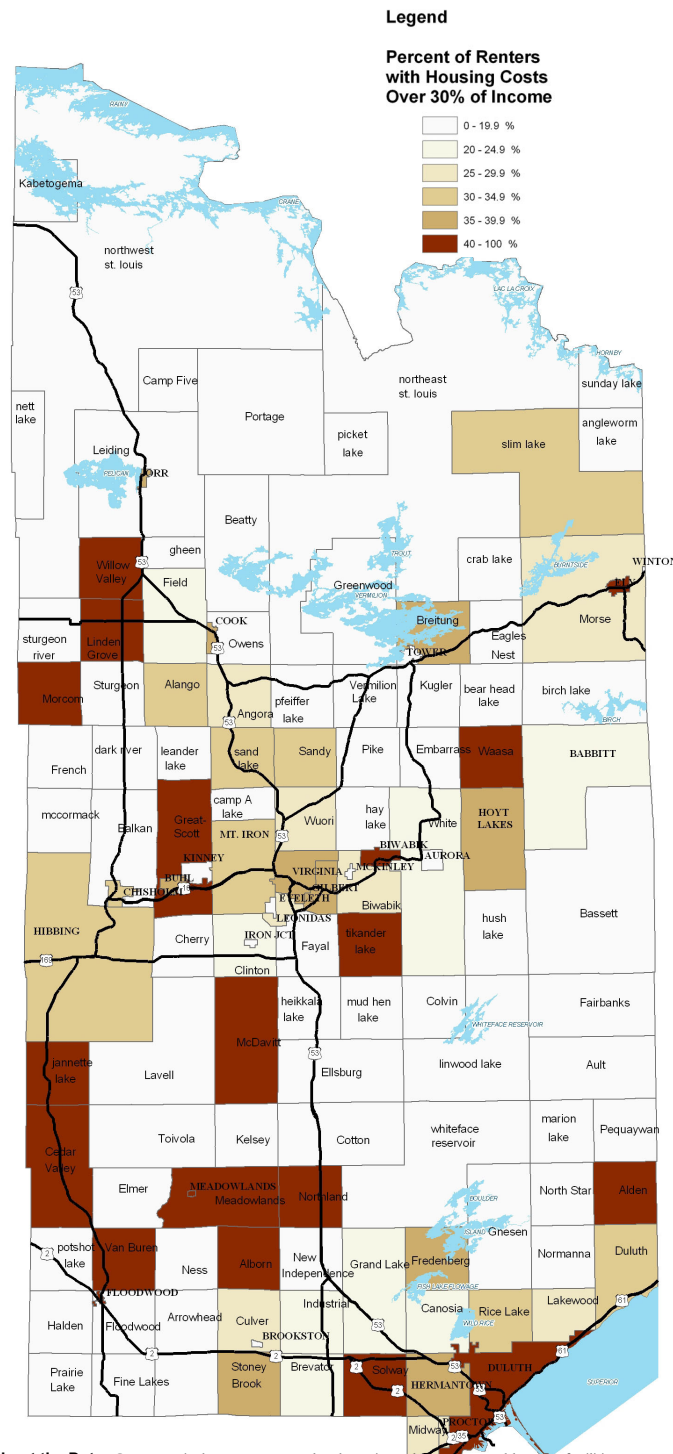
- In St. Louis County, 14.14% of homeowners paid monthly housing costs over 30% of their income. Nationally, this ranked as the 2,612nd highest percentage of 3,142 U.S. counties and is lower than the national average of 21.82%.
- In Minnesota, St. Louis County's percent of homeowners who pay monthly housing costs over 30% of their income ranked 53rd of 87 counties and is higher than the Minnesota average of 16.57%.
- Locally, of the five largest cities in St. Louis County, Duluth had the highest percent of homeowners who pay monthly housing costs over 30% of their homeownership rates of 16.51%.

Owner Costs Percent (%) Over 30% of Income

Top U.S. Counties Of 3,142 U.S. Counties and Equivalents			
Rank		Total Specified owner-occupied units	Percent Owners paying over 30% of Income
1	Mono, California	1,847	37.90
2	Bronx, New York	35,360	37.60
3	Hudson, New Jersey	25,634	36.45
4	San Benito, California	9,385	36.28
5	Miami-Dade, Florida	335,815	35.85
2,612	St. Louis County	46,804	14.14
	U.S. Average	55,212,108	21.82
Top Minnesota Counties Of 87 Minnesota Counties			
1	Chisago	8,880	22.76
2	Isanti	5,882	22.49
3	Cass	5,388	21.34
4	Aitkin	2,841	20.27
5	Mille Lacs	3,791	20.02
53	St. Louis County	46,804	14.14
	Minnesota Average	1,117,489	16.57
Selected St. Louis County Townships & Cities Of 124 Townships, Cities and Unorganized Townships			
18	Duluth City	20,009	16.51
42	Hibbing	4,573	9.84
31	Virginia	2,411	13.15
47	Hermantown	1,624	7.51
23	Chisholm	1,589	15.42

Monthly Gross Rent as a % of Household Income in 1999

Percent of Renters Paying Over 30% of Income



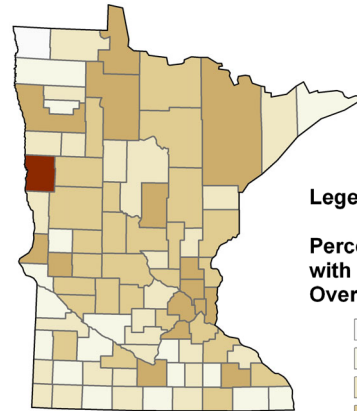
About the Data: Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter. The gross rent is divided by median household income to determine gross rent as a percentage of household income. Data is of specified renter-occupied units which includes all renter-occupied units except 1-unit attached or detached houses on 10 acres or more.

Source: U.S. Census Bureau. www.census.gov

Mapping by: St. Louis County Planning Department, 2003

Geography: U.S. by County, Minnesota by County, and St. Louis County By Minor Civil Division (MCD)

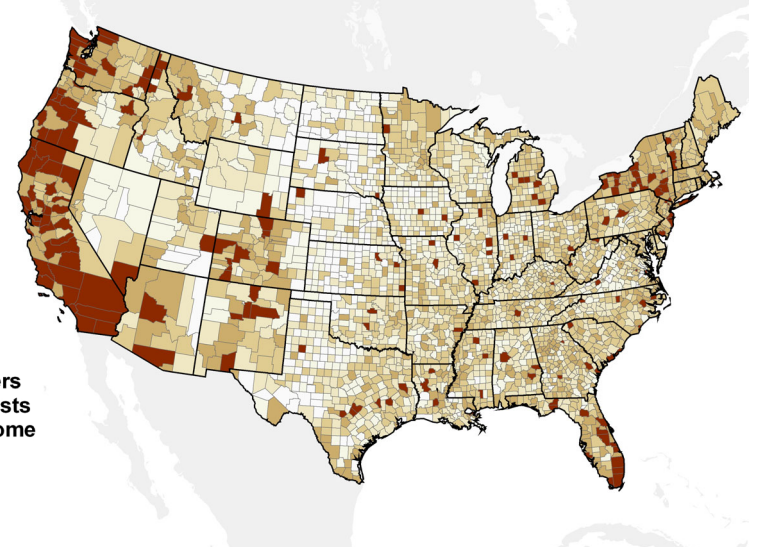
2000



Legend

Percent of Renters with Housing Costs Over 30% of Income

- 0 - 19.9 %
- 20 - 24.9 %
- 25 - 29.9 %
- 30 - 34.9 %
- 35 - 39.9 %
- 40 - 56.9 %



Renter Costs

Percent (%) Over 30% of Income

Top U.S. Counties

Of 3,142 U.S. Counties and Equivalents

Rank		Total Specified Renter-Occupied Units	Percent of all Renters
1	Brazos, Texas	29,915	56.07
2	San Juan, Colorado	88	54.55
3	Whitman, Washington	7,707	53.11
4	Monroe, Indiana	21,394	53.00
5	Kittitas, Washington	5,408	52.50
286	St. Louis County	20,549	38.64
	U.S. Average	35,199,502	36.8

Top Minnesota Counties

Of 87 Minnesota Counties

1	Clay	5,201	45.26
2	Isanti	1,483	39.58
3	Beltrami	3,571	38.81
4	St. Louis County	20,549	38.64
5	Polk	2,983	38.45
4	St. Louis County	20,549	38.64
	Minnesota Average	471,466	35.0

Selected St. Louis County Townships & Cities

Of 124 Townships, Cities and Unorganized Townships

18	Duluth City	12,694	41.48
37	Hibbing	1,843	32.18
25	Virginia	1,664	37.98
24	Hermantown	456	38.38
31	Chisholm	477	34.80

Overview

- In St. Louis County, 38.64% of renters paid monthly housing costs over 30% of their income. Nationally, this ranked as the 286th highest percentage of 3,142 U.S. counties and is higher than the national average of 36.8%.
- In Minnesota, St. Louis County's percent of renters who pay monthly housing costs over 30% of their income ranked 4th of 87 counties and is higher than the Minnesota average of 35.0%.
- Locally, of the five largest cities in St. Louis County, Duluth had the highest percent of homeowners who pay monthly housing costs over 30% of their homeownership rates of 41.48%.

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